What Is Claimed Is:

1.   A   payment   form   discrimination   method   for
discriminating a payment form which states at least a payee
account number and a payment amount, comprising:

     a step of acquiring an image of the form;

     a step of making a search for the payee account number
in the image in accordance with an account number searching
rule; and

     a step of discriminating the type of form based on
the searched payee account number.

2.   The payment form discrimination method of Claim 1,
wherein the searching step comprises:

     a step of recognizing an account number with the
searching rule; and

     a step of determining whether this recognized account
number is a registered account number.

3.   The payment form discrimination method of Claim 1,
wherein the searching step comprises a step of making a
search for the payee account number in accordance with a
searching rule that is based on recognition categories and
regularities regarding a character string.

4.   The payment form discrimination method of Claim 1,
wherein the searching step comprises:

a step of recognizing a plurality of account numbers on the payment form;   and

a step of merging a plurality of results which have been recognized to determine the payee account number.

5.   The payment form discrimination method of Claim 3, wherein the searching step comprises:

a step of searching hyphens in the image;   and

a step of subjecting surrounding areas of searched hyphens to character recognition in a specified recognition category,   and   determining   whether   the   result   of   the character recognition has the specified regularities.

6.   A   payment   form   discrimination   apparatus   for recognizing a form which states a payee account number and a payment amount, comprising:

an image reader for acquiring an image of the form; and

a processing unit, which makes a search for the payee account number in the image in accordance with an account number searching rule, and discriminates the type of form based on the searched payee account number;

wherein the processing unit recognizes respective areas of the image by corresponding recognition categories, depending on the type of form that has been discriminated.

7.   The payment form discrimination apparatus of Claim

20

6, wherein the process unit recognizes an account number with the searching rule, and determines whether this recognized account number is a registered account number.

5   8.   The payment form discrimination apparatus of Claim 6, wherein the process unit makes a search for the payee account number in accordance with a searching rule that is based on recognition categories and regularities regarding a character string.

10

9.   The payment form discrimination apparatus of Claim 6, wherein the process unit recognizes a plurality of account numbers on the payment form, and merges a plurality of result which have been recognized to determine the payee

15   account number.

10.   The payment form discrimination apparatus of Claim 8, wherein the process unit searches hyphens in the image, subjects surrounding areas of searched hyphens to character

20   recognition in a specified recognition category, and determines whether the result of the character recognition has the specified regularities.